

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

Loans and Advances – Genl. Admn. (V&E) Dept. – Sanction of House Building Advance for purchase of ready built house to Smt. N. Madhavi, Sr. Asst. O/o the Director General, Genl. Admn. (V&E) Dept. – Advance of Rs.6.00 lakhs – Sanctioned – Orders – Issued.

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GENERAL ADMINISTRATION (VIGILANCE AND ENFORCEMENT) DEPARTMENT

G.O.Ms. No. 479

Date: 15.09.2012

Read the following:

1. G.O.Ms.No. 174, Fin. & Plg. (FW-A&L) Dept., Dt. 15-5-2010
2. G.O.Rt.No. 1807, Fin (A&L) Dept., Dt. 20-4-2012
3. G.O.Rt.No. 3025, Fin (A&L) Dept., Dt. 03-7-2012
4. Application of Smt. N.Madhavi, Sr. Asst. Dt. 28-7-2012

ORDER:

Under Article 233 (A) of APFC Vol.I and the reference first read above, and rules for grant of loans to Govt. Servants for H.B.A Purpose. Government hereby accord sanction for an amount of Rs.600000-00 (Rupees Six Lakhs only) to Smt. N.Madhavi, Senior Assistant O/o the Director General, G.A (V&E) Dept., for purchase of ready built house bearing no. 45-147, Plot No. 59, Rajanagar Colony, Upperguda, Moula Ali, Hyderabad – 500 040 subject to the following conditions:-

2.
 - a) the advance sanctioned in para – 1 above shall be payable in the form of account payee cheque in favour of the Vendor viz., Sri S.V.R.S Murthy, S/o Venkateswarlu from whom the loanee to purchase the house. The A/c payee cheque will be handed over to the vendor before the Sub-Registrar at the time of Registration.
 - b) She has furnished a surety bond in the prescribed form (Form-IX) from a permanent govt. Servant drawing not less than her pay as required under Rule 5 (b) (iii) of H.B.A Rules.
 - c) the purchase of house must be completed and the same shall be mortgaged to Government duly registered within three months from the date of drawal of the advance failing which the advance together with interest thereon shall be refunded forthwith.
 - d) the house shall be maintained in good condition and repairs, if any, made at her own cost and that necessary insurance premium, Municipal rates and taxes are paid regularly until the advance is repaid in full.
 - e) She shall keep the house free from all encumbrances.

f) She shall insure the house immediately on its purchase at her own cost for a sum not less than the amount of the advance with interest due thereon and shall keep the house insured against damage by fire, flood or lightening till the advance with interest due thereon is fully repaid to the Government and also deposit the Policy with the Government.

g) The recovery of principal shall commence after three months, following the drawal of the advance i.e recovery will commence from the fourth month following the drawal of the advance. The advance sanctioned in para – I above shall be recovered in (120) monthly instalments @ Rs.5000-00 (Rupees Five Thousand only) per month.

h) The interest will be charged @ 5.5% p.a and recovered in (24) monthly instalments immediately after completion of recovery of the amount.

i) Any amount drawn in excess of the expenditure incurred should be refunded forthwith with interest, if any, due thereon.

j) The balance of the advance with interest, if any, remaining unpaid should be recovered from the whole or any specified part of the death-cum-retirement gratuity that may be sanctioned to her.

3. In case the grantee does not repay the balance of the advance due to the Government on or before the date of retirement, it shall be open to the Govt. To enforce the security of the mortgage at any time thereafter and recover the balance of the advance due together with interest and cost of recovery by sale of the house or in such other manner as may be permissible under the Law. The recovery of the advance shall be affected through the monthly pay / leave salary bills of the grantee. If the grantee ceases to be in service for any reason other than normal retirement / superannuation, if she dies before repayment of advance in full, the entire outstanding amount of advance shall become payable to the Govt., forthwith. Failure on the part of the grantee or his successor to repay the advance with interest for any reason, whatsoever, will entitle the Government to enforce the mortgage or to take such other action as may be permissible under Law. The property mortgaged to the Government shall be reconveyed to the grantee or to his successors as the case may be after the advance together with interest thereon has been repaid to the Government in full.

4. The General Administration (V&E-Accounts) Department is directed to draw and disburse the amount to the concerned as ordered at para – 2 (a) above and take follow – up action to ensure completion of formalities and submission of documents / certificates as ordered above by the individual concerned within the stipulated period.

5. In terms of Circular Memo No. G-88-08-183-399/A&L/89, Fin. & Plg. (FW-A&L) Dept., Dt. 20-4-89 the complete details of sanction of H.B.A should be entered in the S.R of the individual and recovery particulars should be mentioned in the LPC of the individual when he is repatriated to his parent department.

6. a) Certified that the agreement bond & surety bond have been obtained from the applicant and kept in the office records.
- b) Certified that the advance for the purchase of ready built house is for the first time and the individual has not taken any such advance previously.
- c) Certified that the spouse of the grantee is a Govt. Servant as per the declaration furnished by the individual and necessary certificate is obtained from the spouse office.
7. The advance sanctioned in para-1 above shall be met out of the funds allotted to this department vide G.Os 2nd and 3rd cited read above and shall be debitable to the following head of account:

**“7610 – Loans to Government Servants
MH = 201 – House Building Advance
SH (05) – Loans to other Offices
001 – Loans to other Officers”**

8. This order does not require the concurrence of the Finance & Planning (FW-A&L) Department as per the rules and orders in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**Dr. B.L. MEENA
DIRECTOR (VIG. & ENFT.)**

To
Smt. N. Madhavi, Sr. Asst.

Copy to:

The Dy. Pay & Accounts Officer, Sectt. Br. A.P., Hyderabad
The Prl. Accountant General, AP., Hyderabad.
The Service Register of the individual.
SF / SC.

//FORWARDED BY ORDER//

SECTION OFFICER (SC)